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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WILLIAM H. OLIVER, JR.

2240 Highway 33

Suite 112

Neptune, New Jersey 07753

732-988-1500

Attorney for Debtor(s)

WO-7129

In Re:

CORRINE MAY KESSLER

Debtor

Order Filed on December 27, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-21993

Adv. No:

Hearing Date: n/a

Chapter: 13

Oral Argument Requested if Objection Filed

Judge: Michael B. Kaplan

ORDER APPROVING AND AUTHORIZING FINAL LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED.**

DATED: December 27, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge **THIS MATTER**, having been brought before this Court by William H. Oliver, Jr., Esq., attorney for the debtor(s), on the debtor(s)' Motion to Approve and Authorize Final Loan Modification, and the Court having considered the debtor(s) Motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this Order, it is hereby

ORDERED that the debtor(s) be and hereby are authorized to enter into a loan modification to modify the first mortgage on the debtor(s)' real property located at 2 Fitzpatrick

Run, Millstone Township, NJ and it if further
ORDERED that the debtor(s) shall:
Satisfy all plan obligations from financing proceeds
X_ Continue to make payments under the Plan as proposed or confirmed
Modify the Plan as follows:
And it is further
ORDERED that debtor(s)' counsel shall be allowed a legal fee of \$(to be filed)
for representation in connection with this Motion, which is to be paid (choose one):
at closingX through the plan outside the plan
And it is further
ORDERED that Fed. R. Bankr. P. 6004(g) which provides for a ten (10) day stay of this
Order,
is applicableX_ is not applicable
ORDERED that the following other provisions apply:

Debtor(s) is granted approval to enter into a permanent loan modification.

1.

- 2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
- 3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
- 4. Debtor(s) shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

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United States Bankruptcy Court District of New Jersey

In re: Corrine May Kesler Debtor

Case No. 19-21993-MBK

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Dec 27, 2019

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db +Corrine May Kesler, 2 Fitzpatrick Run, Millstone, NJ 08535-9433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance

jschwartz@mesterschwartz.com

Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for

 $\texttt{CitiGroup} \ \ \texttt{ET} \ \ \texttt{AL...} \ \ kmcdonald@kmllawgroup.com, \\ \ \ bkgroup@kmllawgroup.com \\$

USTPRegion03.NE.ECF@usdoj.gov U.S. Trustee

William H. Oliver, Jr. on behalf of Debtor Corrine May Kesler bkwoliver@aol.com,

R59915@notify.bestcase.com

TOTAL: 5